



**Order Filed on December 6, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Rebecca A. Solarz, Esquire  
Denise Carlon, Esquire  
KML Law Group, P.C.  
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Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
Bank of America, N.A.

In Re:  
Patricia L. Allen  
Debtor.

Case No.: 16-13647-ABA

Adv. No.:

Hearing Date: 11/14/2017 @ 10:00 a.m.

Judge: Andrew B. Altenburg

**ORDER CURING POST-PETITION ARREARS & RESOLVING CREDITOR'S  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 6, 2017**



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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors: Patricia L. Allen

Case No: 16-13647-ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Rebecca A. Solarz, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 318 Lake Side Drive, Logan Twp, NJ 08085, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Greenberg, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 14, 2017, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2017 through November 2017 for a total post-petition default of \$7,656.13 (2 @ \$1,271.56 ;and 4 @ \$1,279.03 less suspense balance of \$3.11); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$6,300.00 no later than November 17, 2017 at 12:00 PM to Secured Creditor's Attorney; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$1,356.13 no later than January 31, 2018 at 12:00 PM, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2017, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that if either lump sum payment of \$6,300.00 or of \$1,359.24 is not made by the abovementioned due dates, Secured Creditor may automatically obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is late; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application,

supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Patricia L. Allen  
318 Lake Side Drive  
Logan Twp, NJ 08085

Andrew Greenberg  
East Pointe Building  
15 South Main Street  
Marlboro, NJ 07746

Isabel Balboa, Chapter 13 Trustee  
Cherry Hill Corporate Center  
535 Route 38  
Suite 580  
Cherry Hill, NJ 08022

**Certificate of Notice Page 7 of 7**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Patricia L. Allen  
 Debtor

Case No. 16-13647-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2017.

db +Patricia L. Allen, 318 Lake Side Drive, Swedesboro, NJ 08085-1586

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2017 at the address(es) listed below:

Andrew G. Greenberg on behalf of Debtor Patricia L. Allen a.greenberg@verizon.net

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 5